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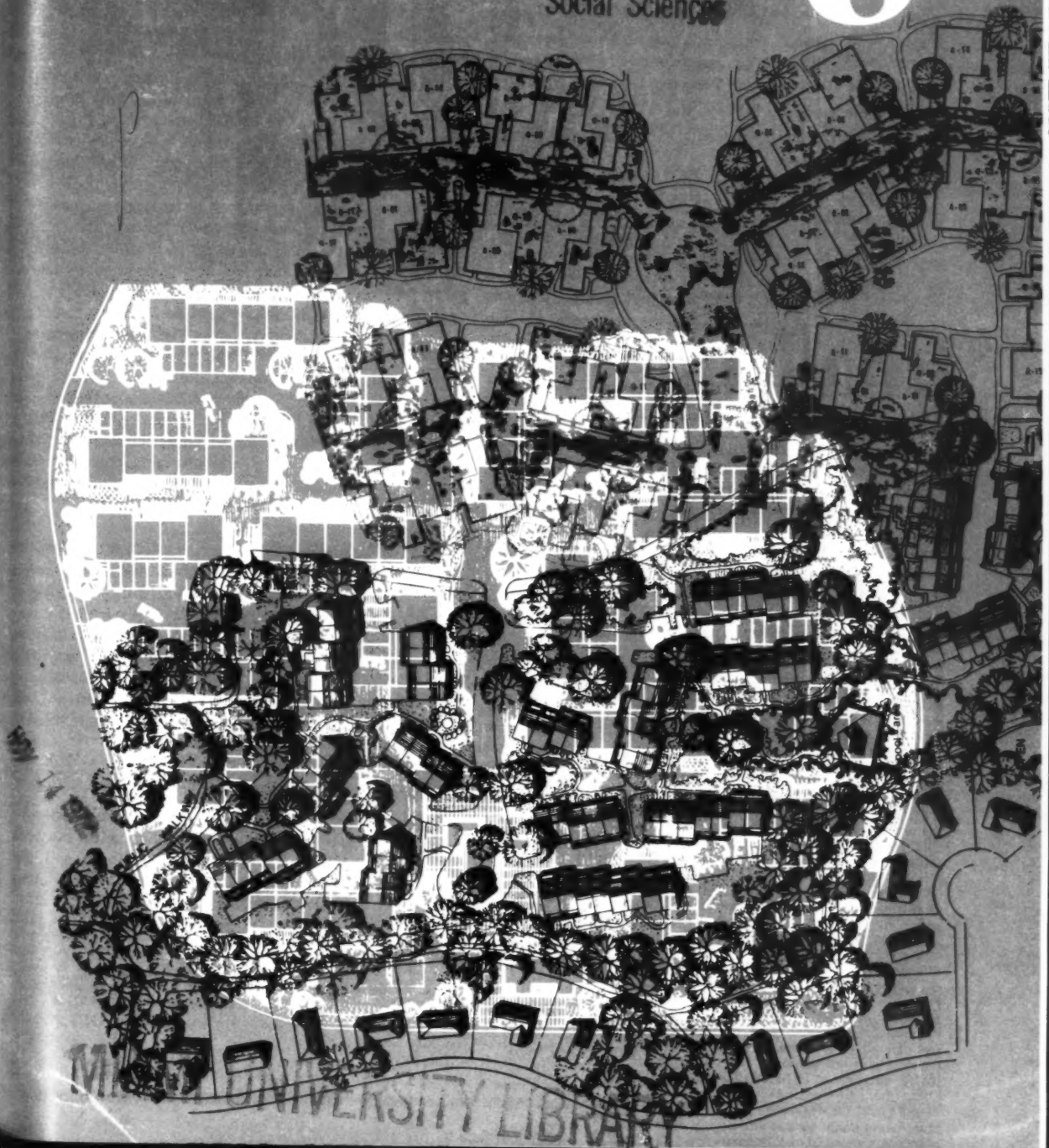
U.S. Dept. of Housing

NOVEMBER 1972 / 35 cents

Soc. Sci.

# Challenge

Social Sciences



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# HUD Challenge

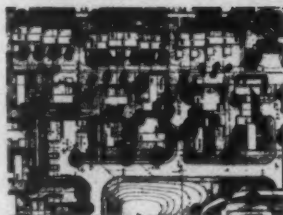
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**HUD Challenge**, the official Departmental magazine, is published monthly by the Office of Public Affairs of the U.S. Department of Housing and Urban Development. Use of funds for printing was approved by the Director of the Bureau of the Budget, May 19, 1970. It serves as a forum for the exchange of ideas and innovations between HUD staff throughout the country, HUD-related agencies, institutions, businesses, and the concerned public. As a tool of management, the magazine provides a medium for discussing official HUD policies, programs, projects, and new directions. **HUD Challenge** seeks to stimulate nationwide thought and action toward solving the Nation's housing and urban problems. Material published may be reprinted provided credit is given to **HUD Challenge**. Subscription rates are \$3.00 yearly domestic, and \$3.75 for foreign addresses. Paid subscription inquiries should be directed to: Superintendent of Documents, Government Printing Office, Washington, D.C. 20402. Manuscripts concerning housing and urban development are welcome. Send all editorial matter to: Editor, **HUD Challenge**, Room 4282, Department of Housing and Urban Development, Washington, D.C. 20410. Statements made by authors do not necessarily reflect the views of the Department.

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**PAGE 12:** John Macey, housing consultant from the United Kingdom, gives his analysis of the U.S. problems in managing public housing and makes some suggestions for improvement.

**PAGE 24:** Realization by business leaders of Hartford, Conn., of the need for concerted action to improve the quality of life has resulted in a comprehensive development program known as the Greater Hartford Process, Inc.

## NEXT MONTH:

The December issue will feature articles on historic preservation dealing with the role of both the Federal Government and the private citizen in saving and rehabilitating landmarks throughout the nation.

**COVER:** A composite of site plans that illustrate the conflict over zoning and code regulations is used by permission of the *NAHB Journal of Homebuilding*.

# looking ahead

## Comparatively Optimistic Forecast for 1973

Dr. Harry S. Schwartz, Vice President and Chief Economist of the Federal National Mortgage Association (FNMA) has a "comparatively optimistic" forecast for the supply and cost of mortgage money and housing starts for 1973. In discussing assumptions regarding the mortgage market next year, Dr. Schwartz said deposit institutions, which are having unusually high savings flow in 1972, "will probably not experience a significantly smaller flow next year. . . . the supply of mortgage money should be adequate for the volume of transactions which might be anticipated." Mortgage interest rates, he said, should "behave moderately, rising less than most interest rates," and single-family housing "should continue to be started in good volume, though there could be some slippage from the most recent level of 1.4 million to about 1.2 million plus." He says multifamily housing, currently averaging somewhat under a million units, should see starts between 800,000 and 850,000 units in 1973.

## Social Programs by and for Older Americans

Under an agreement among HUD, HEW's Administration on Aging, ACTION, and the private National Center for Voluntary Action, broad social programs will become available to greater numbers of the elderly population. The program will be staffed by older volunteers and para-professionals, many of them living in federally subsidized housing. Services such as nutritional programs will be available to older persons living both in and out of federally financed housing. Special training programs for volunteers are an important feature of the agreement. Other Government-supported programs for older Americans, such as Foster Grandparents and Retired Senior Volunteer Programs, will be incorporated into the overall plan.

## Spray Paint to be Used in Public Housing

Spray paint will soon be used in public housing, with a projected four-fold jump in efficiency and an estimated annual saving of \$21 million to local housing authorities, under terms of an agreement signed between HUD and the AFL-CIO International Brotherhood of Painters and

Allied Trades. A painter using spray equipment can increase his productivity four-fold by substituting this technique for brush and roller application systems, according to expert opinion. Spray paint also will open up for use considerable space not now utilized because of the difficulty and cost of painting pipes, ducts, and wall surfaces by conventional methods.

## All-Weather Construction Study

The International Masonry Industry All-Weather Council is undertaking a research study in the U.S. and Canada aimed at establishing additional guidelines for strong and durable masonry construction despite temperature extremes. Field testing will cover an 18-month period and will involve three U.S. and two Canadian cold weather locations and three U.S. hot weather locations. The study has been made possible by a HUD Research & Technology matching grant to the Portland Cement Association, a member of the All-Weather Council, which is itself contributing to the cost of the study. The All-Weather Council is composed of the Brick Institute of America, the Bricklayers, Masons & Plasterers International Union, the Laborers International Union of North America, the Mason Contractors Association of America, the National Concrete Masonry Association, and the Portland Cement Association.

## Back-fill Leads to Renewal

A "back-fill" demonstration project financed by HUD Research and Technology, the Bureau of Mines, the Union Pacific Railroad, and the State of Wyoming in 1970 saved a two block area of Rock Springs, Wyo., from sinking into worked-out coal mines. Developed by the Dowell Division of the Dow Chemical Company, the innovative back-fill system of forcing a sand and water mixture into the tunnels has proved not only a fast but economically feasible way to attack the problem of subsidence. A city-wide urban renewal project funded under the Neighborhood Development Program will soon initiate an effort to back-fill and rehabilitate 635 homes and 80 businesses in the threatened 200-acre area of the community. Scranton, Pa., which has a similar problem, will also utilize the tested back-fill system.



# PUD's

This nation's increasing concern with the problems of the environment and with the ecological factors that affect it have heightened interest in a housing phenomenon that first saw its main development in California.

In the lexicon of housing, the planned unit development, or PUD as it is generally called, is considered by many students of the field to be the coming thing, a solution to the problems of housing and land use.

PUD's design, construction, operation, and maintenance consider the total living environment, rather than just the matter of shelter. It calls for converting a parcel of land to an integrated complex of living units with necessary and complementary relationships, rather than merely building houses on individual lots. Depending on its location, a PUD may be able to take advantage of streams, trees, terrain, and inspiring scenic values.



**ABOVE LEFT**—Rountree in Concord, Calif., is one of three PUD's of the same name which all feature clustered housing, large open areas, and wide streets. **ABOVE**—Cul de sacs at Fairwood in Spokane, Wash., overlook mountain vistas that enhance the sense of open space. **LEFT**—PUD's can include many amenities including pools, sauna baths, tennis courts and a whirlpool bath, all of which are featured at Villa Pacific at Huntington Beach, Calif.

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Fairwood, a PUD in the Spokane area started in 1968, is a good example of how existing topography may be used to enhance man-made values. In addition to using natural variations in land features, the distant mountains become a dramatic backdrop.

A resident of Fairwood, happy that the development permits her to let her children play outdoors without worrying about passing cars, said "I come outside every so often just to look at those mountains and envy my kids at being able to grow up in such surroundings."

#### Variations Limitless

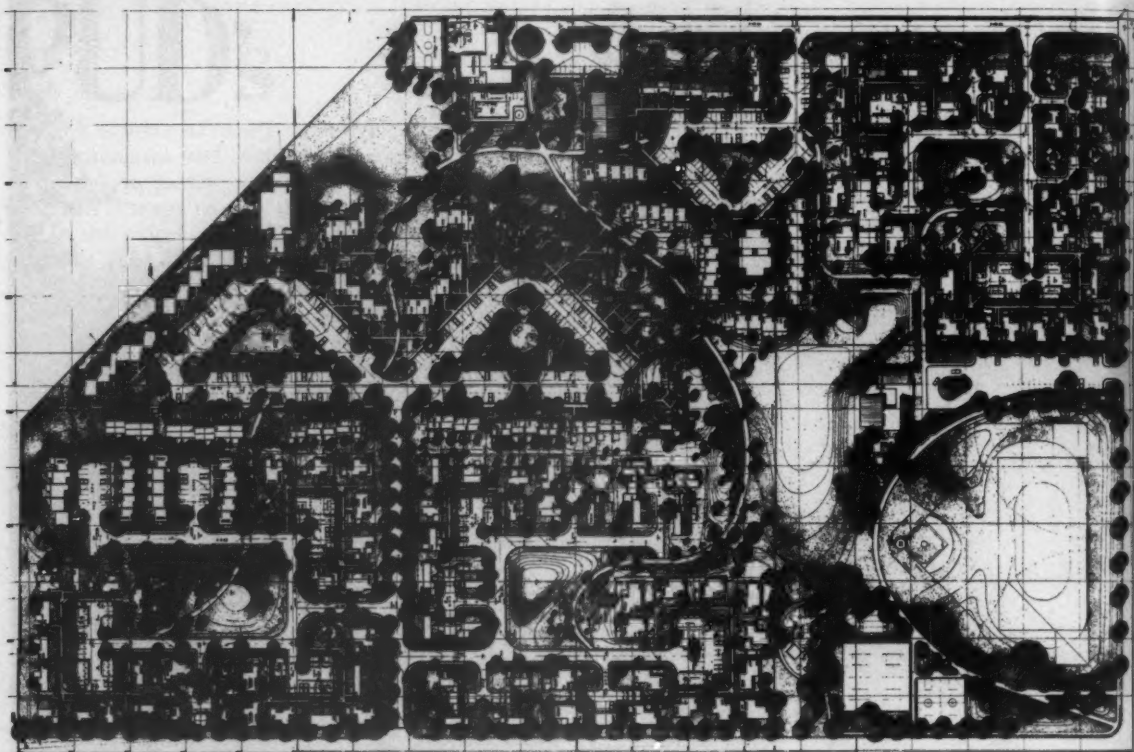
A bare-bones description of a PUD runs something like this: (a) It is a subdivision of land into lots for use predominantly for owner-occupied homes with either subsidized or unsubsidized mortgage financing; (b) It has privately owned common property that is an essential or major element of the development, such as an internal park network abutting and serving homesites; and (c) The

commonly owned land is under the ownership, control, and disposition of an association of all the homeowners.

Given these elements as the skeleton of a PUD, it is easy to see that the structure of the concept makes it extremely flexible in serving the needs and desires of its occupants. The possible variations and expansions are many. Conditions permitting, a PUD might include shopping facilities, schools, playground and pools, community centers, churches, and theaters. Villa Pacific, at Huntington Beach, Calif., has three pools, sauna baths, tennis courts, and a whirlpool unit.

The president of the Homeowners Association (HOA) here was particularly proud of all the facilities and the fact that they made it unnecessary for his neighbors to go elsewhere for recreation.

An inevitable result of a PUD is that while it may have greater density, or, more properly, land-use intensity, it nevertheless can yield both greater privacy and more convenient access. Accordingly, planners and architects



who create PUD's must necessarily come up with innovative and imaginative designs. For example, Ridge View, in Pleasant Hill, Calif., uses railroad ties as a landscape device to shore up a hillside.

### Planning a PUD

A PUD cannot just happen. In order to fulfill the objective of its creation there must be control and discipline all the way.

One of the first factors to be considered in creating and developing a planned unit development is the zoning code applicable to the land that is used.

Since the PUD is a relatively new approach to housing, local housing codes may not be designed to handle it expeditiously, despite the fact that municipal and county officials are usually quick and eager to see and accept the desirability of a well-designed PUD proposal. Local zoning and subdivision standards may be silent about such features as privately owned common lands. Moreover, the street-and-lot approach of the usual standards is frequently incompatible with the basic approach of a PUD.

In such cases, the local standards are unusable even as a limited measure of the suitability of the proposed design.

Such difficulties in application of local zoning strictures can be eliminated by a planned-unit provision in the local regulations and ordinances. It outlines the locality's procedure for analyzing planned-unit proposals. When the proposal complies with the locality's PUD requirements,

the subdivision plat together with related land agreements are recorded, and individual building permits are issued.

Happily, more and more localities are adding such planned-unit provisions to their regulations. But many PUD's have had to wait as long as two years or perhaps even more, before the local authorities have permitted their construction. Indeed, in some cases, surrounding single-family homeowners have picketed local councils to show their opposition.

In most instances, developers have found, once the PUD has been established and operating, the previous objections of the landowners have vanished.

### Homeowners Association Important

Some PUD's limit their buyers to adults only. Others are open to all comers. The Bluffs, at Newport Beach, Calif., started as an all-adult community; now, although it has a large retired population, the original requirement no longer applies.

The description of a PUD set forth above defines it mainly in terms of the contractual relationship of the elements and the participants. So far as the actual physical elements are concerned they consist of the association-owned common property, the public streets, and the individual homes. Each serves a particular function, but all are closely interrelated.

The homeowner association is the cohesive force that makes the whole thing work. As a matter of fact, where municipal services are not yet available, a homeowner association can perform municipal-type services from the

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**LEFT**—The plan for the Indianapolis Operation BREAKTHROUGH site represents typical planned unit development use of space. **ABOVE**—Ridge View in Pleasant Hill, Calif., represents innovative and imaginative design to take advantage of a hillside setting unusual for intensive land use.

beginning of development and lead easily to municipal incorporation should that become desirable.

One of the elements of a PUD is a monthly assessment used to pay costs for the undividable benefits, such as care and maintenance of the common property, the park areas, the pools and other recreational facilities, security, trash collection, fire insurance on the common property, roof and exterior maintenance of the individual houses, and general day-by-day management. Not all PUD homeowners associations provide all of these features; the variations are many. But the HOA constitution can be made to cover whatever the members want.

Management of the PUD may also vary. In some cases, the PUD is operated on a day-by-day basis by a manager who is an employee of the HOA; in others a professional management firm may perform these chores; in still others it may be some members themselves who are running the project.

One association member, personally involved in project operations, commented, "You learn an awful lot about your neighbors when you're directly concerned with operating a project like this."

#### **HUD-FHA Requirements**

While thus far we have discussed some of the general characteristics of the planned unit development, there are other requirements to be met if HUD, through the Federal Housing Administration, is involved.

The proposed development programs must provide for a planned unit which (1) is appropriate to the

characteristics of the site and its location in the anticipated community pattern, (2) provides for properties which will compete successfully for a definite and continuing demand in the housing market, (3) is capable of satisfactory use and operation as a separate entity without necessarily having the participation of other building sites or other common properties, and (4) is within the capacity of the developer to complete within a reasonable time.

So far as actual construction is concerned, FHA's Minimum Property Standards are applicable. They govern the building of individual homes and multifamily properties in a planned unit development in the same way as other developments.

In matters of design HUD requires that overall the planned unit development must provide adequately for dwellings, open space, nonvehicular livability space, recreation space, car storage space, pedestrian and car movement, light, air, service, and all other needs of the development when fully populated.

The design must be at a land use intensity appropriate to the site and its location, and must comply with the site planning section requirements of the Minimum Property Standards. In general it must produce a stable and desirable residential environment.

The common property owned and operated by the homeowners association, as well as other subdivision elements such as public streets and water and sewage facilities must also meet appropriate HUD standards.

The legal "musts" call for creating an automatic membership nonprofit homeowners association; define the uses of the common property; give each lot owner voting rights in the association.

And finally, the common facilities must be brought into being and the homeowners association must be firmly established organizationally, financially, and in its relations with the developer, homeowners, and the public agencies.

There must be no doubt that the association, without dependence on the developer, is willing and able continuously to administer the common property for the use of the homeowners and to conserve the common scheme of the development, or will be willing and able to do so by a reasonable date.

In addition, the common property must have been improved in accordance with the plans and schedules accepted by all interested parties and announced by the developer to the home buyers or will be so improved before a known and reasonable date.

These, then, are the requirements for a planned unit development under the HUD aegis, so devised as to protect the interests of all parties immediately concerned with the project as well as the interest of the Federal Government.

The planned unit development concept is by no means to be regarded as the ultimate answer to this country's housing demands. But in terms of price, amenities, and the general ambiance of contemporary living, for many families it leaves little to be desired. @



# A Watershed in Suburban Zoning

By Richard F. Babcock

The last three decades have been witness to an unprecedented out-migration of industry and white middle class families from the central cities. These same years have been marked by increasing concern by suburban residents lest the way of life they sought in their flight from the central city be upset by those who also may want to migrate but who may have different life styles or may represent a lower economic class.

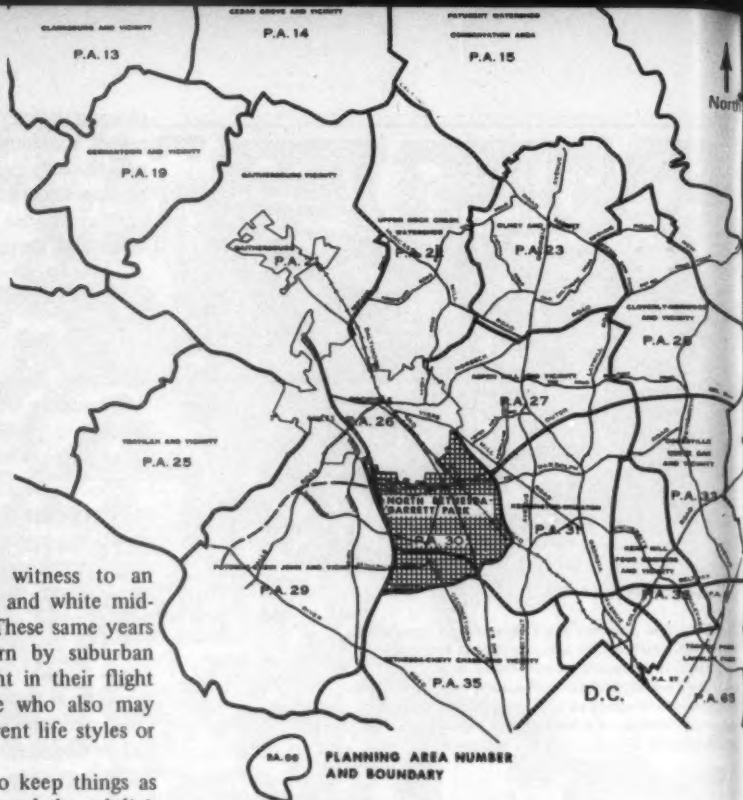
Public tools relied on in suburbia to keep things as they have been are the zoning ordinance and the subdivision ordinance. By requiring large lots and costly development standards it was hoped that apartments would be kept at a minimum and subsidized housing for low- and moderate-income families could be totally excluded. Until a few years ago the resident of suburbia had every reason to believe that zoning and subdivision ordinances were the best of available tools to hold the line. The courts, starting from early suspicion in the twenties and thirties of such regulation as a dubious interference with property rights, had become increasingly sympathetic to suburban efforts to keep out apartments, trailer parks, and similar uses regarded as threats to desired values.

Now, just when the long struggle appeared to end in victory for the suburb, there are signs that new forces may be emerging to challenge the assumption that each municipality is absolute master of its land use fate. Perhaps municipal control over land development through zoning and subdivision regulations is not, after all, chiseled in tablets of stone.

## Housing is Big Business

One force that has helped to shift the balance between suburb and developer has been the change in the character of the building industry. House building has become big business. The small builder who 15 years ago could not match the gamesmanship of the suburb that wanted to discourage apartments has been replaced by a corporation listed on the Big Board that can marshal the resources necessary to outwait or successfully challenge local resistance.

And there are other pressures to challenge the old ways. The civil libertarians have turned from segregated



The map of the area north of Washington, D.C., provided by the Maryland National Capital Park and Planning Commission, shows all the different planning areas involved in suburban and regional zoning issues.

schools to segregated housing as their point of attack. They claim that suburban zoning ordinances operate to raise the cost of housing and thereby exclude all but those who can afford to pay high prices. They say this result is a denial of the equal protection clause of the Fourteenth Amendment of the United States Constitution. In some cases in the federal courts in New York, California, and Illinois, where the courts discerned an exclusion based on race, such charges against local zoning practices have been sustained. Cases moving through the state courts suggest that the attack on "exclusionary zoning" will not be limited solely to federal issues. Indeed, suburban restrictions may be more vulnerable in the state forums than in the federal courts.

Even the Federal Government, understandably cautious in such politically sensitive areas as who-lives-next-to-whom, has begun to make noise that federal grants in aid for suburban parks, hospitals, and sewer systems may be awarded first to those communities that show a willingness to allow some mix in housing, both in type and price. And some suburban councils of governments around the country have gone so far as to adopt policies that propose that each suburb take a "fair share" of low-cost or subsidized housing on the theory that if every suburb accepts an equitable proportion, no single suburb will become the target for concentrated attack. The pioneers in this effort at joint relaxation of traditional policy of exclusion are communities near Dayton, Ohio, San Bernardino County, Calif., and municipalities in

the County, and the Washington, D.C. Metropolitan Area Council of Governments.

The pressure to open up the suburbs to something other than the single-family detached house has then both a commercial and a moral foundation: merchants and do-gooders. Historically such an alliance has often been irresistible.

### State's Role

There is a third source of challenge to the preeminence of municipal (suburban) land use regulation, and because it is more subtle than the other two pressures it may be more influential. I refer to the current kick over ecology, the environmental bit. It may seem highly improbable that if, as a suburban resident, I protest the location of a nuclear plant or the right-of-way of an interstate highway I am thereby undermining the authority of my village to control what kind of housing is built. But it is true. Each separate village or town cannot hope to challenge successfully the colossi of industrial or public programs that are believed to threaten the quality of air, water, and open space that we consider so essential to a comfortable environment. So what to do? Turn, of course, to a higher, more powerful level of government to regulate those aspects of growth that threaten our way of life. And this is precisely why in these last few years the states have begun to re-assert themselves as decision-makers over many aspects of development that traditionally were left to local governments. So, in a multitude of states, in Illinois, New Jersey, California, Ohio, Massachusetts, and Washington, the State has moved in to regulate development that threatened to affect adversely air and water, estuaries and areas of critical concern.

So the states increasingly take over. But what does this have to do with local zoning powers? Only this: once the state shakes off its lethargy, even for limited purposes, those other critics of local land use regulations, the builders and the civil libertarians, will press the states to take on more responsibilities in other areas such as housing that had traditionally been left to each municipality. And so they have in Massachusetts, where the state can push subsidized housing on an unwilling community, in New York where a state agency can build subsidized housing without regard to local zoning and subdivision regulations, and—of all places—in Florida, where only this year the legislature authorized a state agency to review local decisions that affect major development policy. In other states, notably Wisconsin, New Jersey, Michigan, Colorado, and Pennsylvania, legislatures and governors are reappraising the traditional assumptions that left all land use regulation to municipalities.

### Area-wide Planning

The 50-year old dominant role of villages over zoning is thus at stake. What, if anything, can be done to hold the old customs? It is not unreasonable that some of the old traditions should be preserved, provided they are consistent with democratic ideals. Much of what has been done in the name of local zoning has not been consistent with those ideals.

I see a number of opportunities.

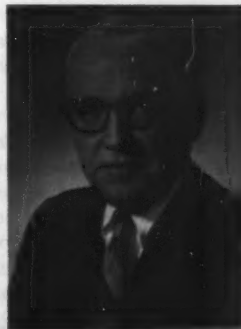
First, communities should join together to plan a policy of development for an area larger than the boundaries of each municipality. They should demonstrate that their land use decisions are based upon a plan that embraces an area beyond their haphazard boundaries. Small communities must recognize that it will be increasingly difficult to withstand even the most irresponsible proposals for development if they try to go it alone against powerful developers. A proposal to build 3,000 housing units in a village of 500 households may be irresistible, no matter how irresponsible that proposal may be, unless that small community can show that its objections are based upon planning criteria that are more comprehensive than are the municipality's zig-zag boundaries.

Second, each suburban municipality should acknowledge responsibility to take a reasonable share of low-income housing unless it can demonstrate some special reason why it should be exempted. Then, the village should join in a demand for a joint suburban program to make a "fair share" allocation of such housing units among all suburban communities. It is idiocy to allow courts and developers to deal on an *ad hoc* basis with this crucial issue. In heaven's name, why don't the chief executives of suburbs in each of our major metropolitan areas issue a call for a Housing Congress to construct a comprehensive program that will allocate a fair share of low- and moderate-income housing to all communities?

Finally, the municipal leagues in each major state must recognize the pervasive restlessness with land use policies that were designed for a quieter, less crowded era, and support proposals to have the state participate in land use decisions that have an impact beyond local boundaries. (Ninety percent of what we know as zoning decisions would still be left to each municipality because most such matters do not have a significant extra territorial impact.) I know one or two communities in the Chicago area that may not be able to resist pressures to develop at a scale totally irreconcilable with the present character of those communities, but because they look with abhorrence on letting the state participate in such disputes they are now in danger of being overwhelmed by superior economic force.

This is a time of change. It is the wise village that recognizes this fact and makes plans to adjust in order to survive. ☛

*Mr. Babcock, a Chicago attorney who specializes in housing and planning law, has been Commissioner of the Northeastern Illinois Planning Commission; Immediate Past President of American Society of Planning Officials; and Chairman of the Advisory Committee to the American Law Institute Model Land Development Code. He is author of the well-known book, *The Zoning Game*.*



# notebook

Recent studies have demonstrated without a doubt that initial design, or changes in the existing design of housing, can appreciably increase the security of a dwelling unit. In the case of one demonstration project in the New York metropolitan area, a 55% reduction in crimes, during a six months period, was directly attributable to changes in design. The new focus on design for security is attracting increasing attention from federal officials, state officials, mayors, and housing authorities, as well as architects and the construction industry.

Several hundred land developers throughout the nation have been put on notice that they are violating the Interstate Land Sales Full Disclosure Act administered by HUD. George K. Bernstein, Interstate Land Sales Administrator, gave the developers 15 days from receipt of the notice to answer the charge and request a formal hearing. Where they failed to do so or to prove their case upon hearing, further sales of lots in their developments were subject to suspension by HUD.

The Cincinnati Metropolitan Housing Authority's "Little House" in the Millvale public housing project is about to go into its twelfth year of training home nurse aides. Eight hundred fifty such aides, from local welfare rolls, have been given the three-month training that fits them for jobs in private homes, home-care agencies, nursing homes and hospitals, at wages that in many cases makes them independent of public assistance. "Little House" is a joint undertaking of the housing authority, (which owns and maintains the cottage left standing in the redeveloped neighborhood); the Division of Adult Education of the Cincinnati Public Schools; and the Hamilton County Welfare Department. Program participants are 18 to 55 years old.

The National Bureau of Standards of the U.S. Department of Commerce has established a Center of Housing Technology to expand the Department's role in providing an improved technological basis for better, safer houses and other buildings for the American people. The Center is staffed with a wide range of building specialists, from physical scientists to behavioral scientists.

In 1972, nearly 68,000 units of subsidized housing specially designed for the elderly were funded under the 21 HUD programs offering some form of assistance to the elderly. During this period, an alltime high of more than 37,000 low-rent public housing units, or 37% of the total Low-Rent Public Housing Program, were approved for elderly with limited incomes. Almost 22,000 units of specially designed rental housing for older Americans were

reserved under the Section 236 program of interest subsidies. Rent supplement assistance was also provided for some 8,900 units occupied by elderly tenants. Much of this assistance meant additional subsidies for low-income residents in Section 236 housing.

Twenty-seven states have enacted legislation to control the quality of manufactured housing sold within the state. Of these, 18 have enacted industrialized housing statutes, six have enacted state-wide codes, and three accept manufactured housing which meets HUD requirements.

Blacks and Spanish-speaking Americans living in low-income areas of major cities pay more for less housing than whites living in the same areas, according to a HUD Equal Opportunity analysis of 1970 Bureau of the Census figures. Based on figures averaged out for families with male heads for 51 cities, the median monthly housing expense for blacks is \$95 compared to \$79 for whites, and \$85 for Spanish-speaking. Housing expense absorbs more than 25% of income in about 20% of the black and Spanish-speaking families and in 14% of the white families. In spite of higher housing costs, blacks live in overcrowded housing twice as frequently as white, and Spanish-speaking three times as frequently as non-Spanish whites.

Many older Americans are avid fishermen. They have time for fishing, and time for telling the inevitable tales that just naturally go with the sport of reel and rod. Despite the number of dedicated fishermen among the elderly, few senior citizen centers had made any provision for such recreational facilities until the Seattle Housing Authority launched a unique program for anglers. Not only is fishing one of the recreational services at Jefferson Terrace, but also, there is a "worm farm" right there to provide bait for fishing on any bright day when streams beckon to fishermen/women of all ages.

The Veterans Administration reports GI home loans in FY 1972 jumped 81% to the highest level in 15 years. Loan applications at the end of the fiscal year were up 43%. VA said the increase could be traced to the cut in the interest rate, from 8½% to 7%, and general availability of mortgage money to finance homes.

James H. Gross, an attorney of Columbus, Ohio, has been appointed a White House Fellow to serve in HUD on special assignments involving housing and related affairs. The Presidential program is designed to provide gifted and highly motivated young Americans with firsthand experience in Federal Government and a sense of personal involvement in leadership.





# FOR SALE

## TOWARD AN URBAN HOMESTEAD ACT

By Dr. George Sternlieb

Two conclusions may be drawn from the multiple housing management experience in the Central City: resident ownership is a primary factor in good maintenance of multiple tenancy structures; absentee ownership and its resultant poor landlord-tenant relationship leads to and accelerates decay of residential structures.

Thus I suggest that we consider ways in which ownership may be transferred to the resident from the absentee landlord who would like to divest himself of ownership but finds himself "locked into" the Central City because there are neither cash buyers nor financing to facilitate sales.

This transfer of ownership has in fact already begun. Minority ownership in core areas is increasing, stimulated by white owners "wanting out," who seek out a resident buyer; the latter is frequently the only prospect to be found in core areas. With the transfer of ownership, the resident becomes the landlord.

This type of transfer of ownership from absentee to resident landlord has been documented in Newark and New York where it is shown to be accompanied by high cost and short term mortgages which make it difficult for the new resident owner, with little in the way of financial resources, to meet expenses. Thus the possibility of early mortgage foreclosure is great.

How do we achieve the transfer from absentee to resident ownership in Central City areas? I propose that we do so with the aid of an Urban Homestead Act based on the principles of the Homestead Act of a century ago by which the Federal Government provided facilitating mechanisms (today these might include easy mortgage terms, reasonable cost, etc.) which had to be met by a series of actions by the homesteader. Only after these

were met, after a period of years, did the homesteader get a free and clear title. And not the least of these requirements was the residence requirement.

This residence requirement does not necessarily have to run with the entire length of the mortgage. It should, however, be a minimum of six to eight years. Perhaps the mortgaging procedures should involve refinancing or a bonus for the owner's rehabilitation of the property after satisfactory completion of this initial period. Improving the property would of course facilitate as well as encourage the owner's continued residency. In any event, I think the resident owner must prove his title by living in the house over a significant period of time.

The Morrill Act gave land grant colleges responsibility for dealing with the new homesteader, of providing him with a continually updated view of the maintenance of his homestead. Our new Urban Homesteader would be supplied with similar services. He would be helped to understand skilled maintenance and trained in maintenance. An ongoing relationship with the agency administering the program aid would be developed. The parallel with the agriculture extension agent needs little elaboration here. It seems to me, however, that this is a key element in the mix. In this case, there would be an Urban Housing Aide to help and guide the client.

I think legislation can be devised that will meet the objective I have described. The acres of decayed and decaying structures in our core cities are proof that it is needed. ☛

*Dr. Sternlieb is Director of the Rutgers University Center for Urban Policy Research. A fuller description of the proposed "Urban Homestead Act" is available from the Center, New Brunswick, N.J. 08901.*

# Publicly Provided and Assisted Housing in the USA

By John Macey,  
Housing Consultant from United Kingdom

As an outsider commissioned by HUD to provide an objective review of U.S. housing management policies and programs, the first point which struck me was the very deep involvement of HUD not only in housing policies matters but also in detailed day-to-day administration. This is in marked contrast to the approach in the U.K., where central government would seek to avoid the trouble and expense of exercising detailed control, and where local government expects to have a high degree of local autonomy.

There are three main reasons for this deep involvement in the U.S. Firstly, there are far too many small housing authorities with only a handful of houses to manage. On such a base it is economically impossible to employ expert local managers. Secondly, there are many instances where local housing authorities are not closely linked with local government; and there may even be antipathy between the two. Thirdly, the system of housing finance would by itself necessitate this close involvement by the Federal Government because each local authority normally has only two sources of income, i.e. rents and the national purse. Since limitation of intake to the poorest families automatically limits rent income, HUD is constantly having to meet the deficits of LHA's. This leads to attempts at very close budgetary control, which in itself adds to the overall cost of housing.

## Third Source of Revenue

A great deal of this could be avoided by learning from the U.K.'s past mistakes, which underline the importance of having a third source of revenue, i.e. local government finance. Both Federal and local government should work in a partnership in which both parties have an incentive to streamline management and keep down costs. LHA's which have no support from local government and are disheartened by management difficulties have no real incentive to work hard on HUD's sometimes "perfectionist" instructions and achieve more efficient management. Many have the incentive of professional pride in their own achievements, but this commodity is not likely to be universally and constantly available under present conditions. So the buck comes back to HUD again.

I have already referred to low rent income as a contributory factor to present difficulties. In the U.K. potential income from rents has risen faster than costs. I



define "cost-rent" as the figure which will cover debt charges, interest on capital, and management at the time of production; and "historic cost rent" as the same figure up-dated to the time at which any financial appraisal is made. In England wage rates have risen faster than the rise in historic cost rents and therefore rents can gradually be raised, preferably annually, to a point where the rent-income on any particular project is more than sufficient to cover historic cost, and no further subsidy on that scheme is necessary. This point may be reached in, say, fifteen years from the date of completion. An authority holding a substantial stock of housing more than fifteen years old is thus able, while still charging reasonable rents, to use surplus income on these earlier schemes to meet in part deficits on more recent projects.

Why does this happen in the U.K. and not in the U.S.A.? The answer is to be found in the latter's excessive restriction of admission to low-income families. The effect is two-fold. There is little or no increase in potential rent income from year to year, and the lack of social mix leads to increased operating costs aggravated by vandalism and the indifference of tenants to their surroundings. In short, current policies do, in many areas, mean that LHA's are building projects today which are doomed to become slums and possibly ghettos long before they have reached the half-way stage in their potentially useful life.

## Weakness and Remedies Discussed

Similar problems occur in assisted housing. Schemes are too small to be able to stand the cost of efficient managers; they are not financially viable because of admission limits, and detailed (but costly) control by HUD is necessary.

**LEFT**—John Macey (center, at table), HUD Assistant Secretary for Housing Management Norman Watson (left), and Abner Silverman of Housing Management (right) discuss UK and US policies. Other HUD officials in the background are (left to right) Stephen Martin, Office of Budget; Theodore Britton, Deputy Assistant Secretary for Research and Technology; and James Silberman, Office of the Under Secretary. **BELOW**—Perronet House in London, a 92-unit public housing high-rise, features a density of 170 persons per acre. **RIGHT**—Potter Gate in Norwich is a low-rise public housing project of 14 dwellings that blend with their older surroundings.



The weaknesses I found may be summarized as:  
 Too many small housing authorities,  
 Too little involvement by local government,  
 Too much involvement by Federal Government,  
 Too much concentration on low-income families,  
 Too little housing management expertise,  
 Too little tenant involvement,  
 Too narrow a view of housing.

What are the remedies I recommend in my report to HUD?

Larger units or joint boards must be formed. In England local government, which already has basic units which are never so small as the smallest in the U.S.A., is being reformed by the amalgamation of existing boroughs and districts to give minimum populations around the 70,000 mark. Geographical distribution makes this unattainable in a few places, and this factor is much more potent in those parts of the U.S.A. which are sparsely populated. But some amalgamations must surely be possible elsewhere, in the interest of more efficient management of other aspects of local government as well as housing. Where amalgamation is difficult the alternative

would be the creation of joint housing boards so that several LHA's may share the cost of efficient "top" management.

Of all forms of communal activity surely housing is the one in which local government should be deeply interested. In the U.K. education and housing are aspects of local government which attract more popular interest than any others. It is accepted by English local authorities that they have a basic moral and legal responsibility to keep the housing situation in their areas under review and to make provision for every citizen to have a decent home at a price or rent which he can afford insofar as housing needs are not being met by private enterprise or other agencies. True, they have not all yet reached their goals and some are more energetic than others, but the basic responsibility is there.

#### **Federal and Local Involvement**

More involvement by local government is a vital necessity but some financial adjustments will be necessary where local taxation revenues are already fully stretched. The concept of "revenue sharing" may be the answer to this.

Side by side with more involvement of local government, I set the reduction in the involvement of the Federal Government. If local interest and enthusiasm can be developed and a third source of revenue found there will be less need for the highly sophisticated system of centralized monitoring and control which now exists. As long as HUD must ultimately meet all deficits, the present system must remain, but a sharing of responsibility should produce a much healthier state of affairs. English government has always endeavoured to avoid being directly



involved in such things as evictions and foreclosures.

Probably the excessive concentration on low-income families is a product of the American philosophy that every citizen should stand on his own feet, without unemployment or health insurance, or housing subsidies and rent rebates. This attitude has been extensively whittled away in recent years but it is still there. However, when applied to housing it comes into conflict with sound business principles as well as social responsibilities.

It is very bad estate management to produce sizeable groups of houses whose occupants are all exclusively drawn from those with the lowest wage incomes and those who are supported by social agencies.

### Healthy Social Mix Necessary

A good social mix will produce a much healthier community and give encouragement and opportunities for families to raise their standards to those of their neighbors. This is not always immediately apparent but, as I know full well from forty years' experience, the benefits to the next generation are tremendous.

It would be comparatively easy for HUD and the LHA's to provide new projects with a better social mix, on the lines recommended in my report, once the wisdom of not creating any more ghettos was accepted, but the reclamation of existing sub-standard projects will prove a much more herculean task requiring patient long-term efforts and considerable expense.

Here skilled housing management will prove more important than ever. It must overcome the hostility and/or indifference of existing tenants and enlist their co-operation in a general campaign designed to lift the neighborhood up by its bootstraps. Direct tenant involvement in actual management must, in my view, be treated with great caution. It can make things worse, not better, and encourage local "gauleiters". But tenant-participation and consultation can produce great benefits and are, indeed, essential to raising existing low standards.

A better social mix will carry with it the need for a sound rent policy. In the U.K. we are now starting the process of applying the "fair rent" policy, already operating for private tenancies, to the tenants of all local authority housing. A "fair rent" may be defined as the market rent less any scarcity factor, and one must assess the rent which would probably emerge if the number of families seeking the tenancy of any particular type of house, or group of houses, were not substantially greater than the number becoming available. In areas where there is little housing shortage the fair rent will be equal to the market rent.

Rents for privately owned houses are already regulated at the fair rent level and, as statistics show the income levels to be roughly the same as for the publicly owned houses, it makes sense to apply the same rent basis to both, provided there is a system of rent rebates or rent allowances available to tenants with low incomes in both sectors. The application of the same principle to publicly provided housing in the U.S.A. would produce greatly increased rent-paying potential if only the tenants were drawn from a wider cross-section of the community. This

would include the better paid employees at one end of the scale—they do not all want to be owner-occupiers—and the elderly, infirm, and disabled at the other. Why segregate the old folks and the lame, the halt and the blind?

I found the standard of U.S.A. housing schemes for the elderly to be excellent and able to stand comparison with the best of U.K. and European housing, but in many cases they were segregated from the rest of the publicly provided housing and this seems a pity. Old people need quietness but it is not desirable to separate them too much from other age-groups, as if they were "parked" for a few years of comparative comfort away from the struggling middle and younger generations, and not part of the neighborhood or the life of the community.

Throughout my studies of U.S. housing I was much impressed with the enthusiasm of the staff at HUD, clearly stimulated and encouraged by the forward-looking attitude of the Assistant Secretaries and senior officers I was privileged to meet. I am particularly grateful to Mort Isler and the staff of the Urban Institute who did so much to ensure that my visit ran smoothly and my time was used to the best advantage. I was impressed, too, by the officers I met on my visits to local projects. The NAHRO Conference at Atlanta made a splendid introduction to U.S. housing policies and problems. It also underlined the need for a crash program to meet the greatest need of all—a substantial increase in the supply of suitably trained and qualified housing management staff. One of the highlights of my visit was to be able to discuss the scheme for the creation of a National Center for Housing Management. I was delighted to learn that President Richard M. Nixon had issued an Executive Order directing the creation of this Center. ☺

*John Macey, former Director of Housing for the Greater London Council, toured the U.S. under arrangements made by HUD's Office of International Affairs within the spirit of the Memorandum of Understanding between HUD and the United Kingdom Department of Environment. The Memorandum established a bilateral program of information exchange, expert consultations, and joint research projects.*

*A recognized expert in housing management, Mr. Macey is a Fellow of the Royal Institution of Chartered Surveyors; joint author (with C.V. Baker) of a standard British textbook "Housing Management;" author of numerous papers on housing management and finance; a member of several U.K. Government working parties dealing with these subjects; and previously twice President of the former British Institute of Housing. He was honored by the Queen in the 1969 Birthday Honors List with the award of Commander, Order of the British Empire.*

*Copies of the report containing Mr. Macey's findings and recommendations, entitled "Publicly Provided and Assisted Housing in the United States," are available on request from the Office of International Affairs, Department of Housing and Urban Development, Washington, D.C. 20410.*

# forum

An "anti-growth" syndrome is surfacing in municipalities that today view growth as detrimental to good environment. In particular, they are rejecting large-scale housing development that means an influx in population. Their attitude is, "we've got problems enough right now, without more people."

In general, the communities are alarmed that increased population will impact schools, clog streets and highways with automobile traffic, strain the facilities for garbage collection, sewage disposal, and water supply; compound air and water pollution problems; overload health care and recreation facilities; and, in sum, play hob with their community life.

Scattered reports of the anti-growth movement show:

**In California:**

Livermore and Pleasanton citizens voted to prohibit issuing building permits when schools are overcrowded or water and sewer facilities inadequate.

The Petaluma City Council, following public hearings, agreed on a policy to control community growth.

Lake Tahoe has adopted a plan for guiding and limiting development.

Brentwood voters barely defeated a measure that would have limited its population. In Florida:

**In Florida:**

Del Ray Beach townspeople demanded that the planning and zoning board tighten restriction on multiple-dwelling construction.

The Dade County Commission banned most new building in the eastern half of Key Biscayne, and several other communities have approved building and rezoning moratoriums.

**In Virginia:**

The Fairfax County Board of Supervisors voted to regulate growth by a plan that allots public sewage capacity so as to control the type, timing, and amount of construction.

The Loudoun County Board of Supervisors rejected an application for a new community development on the ground that it would overtax public facilities. The Board's decision was upheld in a Court test which cited "inadequacies of medical facilities, police, schools, government buildings, and other public facilities."

**In New York:**

A Bronx Community Board official testifying at a public hearing of the New York City Planning Commission said, "We want a period of zero growth. We have more than adequate health, housing, and recreation facilities. We're a medium-density area and we want to keep it that way. We have no need for additional housing units to

crowd us. We want to maintain the special qualities of our neighborhoods and one of the special qualities is that we aren't too thickly populated. . . ."

\* \* \*

Byron R. Hanke, in the book entitled *Density: Five Perspectives*, published by the Urban Land Institute, sees "... the underlying cause of the land problem" as "the unbalanced distribution of the people on the land, and, especially the non-use or under-use of much of the usable land in urbanized areas and in the broader urban regions. . . ."

Mr. Hanke argues that there is enough land in urbanized areas in the U.S. to allow one-half acre per household; while in large urban regions, with substantial land reserves, there is enough to permit three acres per house. "This abundance of existing land in U.S. urbanized areas contradicts our soaring land prices and the site shortage we experience at almost any time for practically any specific use, such as urban housing. . . the root of the U.S. land problem is the artificial restraints on availability of land rather than the lack of existence of enough land. Our solutions will be found in tax policy, land use policy, and community development, rather than in great increases in density on constricted urban lands. . . ."

"... the density of current urban development in the U.S. . . is too low, particularly in large developments and new communities. . . the 60 largest developments and new communities recently completed or under construction in the U.S. have an average density of only 2.4 lu/ga (living units per gross acre), four-tenths acre per household. Similarly, HUD's five new communities guaranteed under Title IV and Title VII of the National Housing Act, and its four Title X land developments insured for over one million dollars, range from 2 lu/ga to 10 lu/ga, and are mostly at the lower densities of 2 lu/ga to 5 lu/ga. Such notable new communities as Columbia, Sun City, Reston, and Montgomery Village cluster in the narrow range of 2.5 lu/ga to 4.1 lu/ga. Thus the new U.S. communities and large developments of over 1,000 acres typically have a density of only 2 or 3 lu/ga. While this is about 10 times the density of large urban regions it is only one-half greater density than the sprawling U.S. urbanized areas in general. . . ."

"... the U.S. has very adequate land resources in its urban regions and in its urbanized areas. The U.S. does need to bring much more of those land reserves into appropriate urban use at reasonable prices. New community development, tax changes, and land readjustment are promising approaches to accomplish this goal."



# PLASTIC PIPE

High density polyethylene pressure pipe, offers an alternative to the installation difficulties and prohibitive costs often imposed by conventional pipe such as cast iron and concrete.

The versatility of plastic pipe in meeting high standards of performance has been recognized by each of the model plumbing codes on which HUD relies in the effort to secure uniformity in local codes and to eliminate local restrictive practices which may unnecessarily increase cost. Plastic pipe has been accepted by FHA and approved in Operation BREAKTHROUGH prototypes. The Workable Program for Community Improvement, which is a statutory requirement for a number of HUD assisted programs, requires that local codes accept plastic pipe for uses authorized in the nationally recognized model plumbing codes. Polyethylene plastic pipe is approved by all such model plumbing codes for a variety of uses.

The availability of large diameter polyethylene pressure pipe is important because of the increased demand for pipeline capacity that follows the proliferation of pollution abatement projects as well as increased water requirements. Cost of a pipeline is a substantial part of the budget for a sewage treatment system or water supply facility. HUD funds such programs under Section 702, Public Water and Sewer Facilities Program.

## Advantages of Plastic

In some areas, inadequate soil support makes it virtually impossible to lay a rigid pipeline with certainty that the pipe and joints will withstand stresses caused by





**ABOVE**—Weighted 180-ft. section of polyethylene pipe is hoisted from the barge by special rig and moved into position above the trench in the James River. The  $\frac{3}{4}$  mile long outfall will handle treated effluent from the new Hampton Roads Sanitation District sewage treatment plant at Lee Hall, Va., near historic Williamsburg.

**LEFT**—Polyethylene pipe must be weighted to overcome its buoyancy. Reinforced concrete collars cast at the loading site are attached every 10 feet along 36-in. diameter pipe. Thus weighted, the pipe can be sunk readily by filling with water.

Photos courtesy of  
Division Plastic Pipelines  
M.L. Sheldon Plastics Corp.

shifting of the line. Thus municipal authorities and consulting engineers specify thermoplastic pipe for sewage outfall lines, force mains, gravity sewers, and water distribution lines.

Delivered to the job site in 30 to 60 foot lengths it is joined into long sections by butt fusion, a process in which the ends of the pipe are melted and allowed to resolidify under controlled pressure. The resulting joint is strong and leakproof; therefore high density thermoplastic pressure pipe is used both underground and underwater. The machine and the services of a joining supervisor are available from a polyethylene pipe supplier.

Flexibility and light weight of the pipe facilitate its installation. For example, where elbows are required, the pipe is simply bent cold. This process eliminates the costly process of installing elbows. The pipe is also chemically resistant and its extremely smooth interior surface presents only minimal resistance to flow. Its light weight allows manual handling or use of low capacity hoisting equipment.

As an example of the versatility of plastic pipes, it was used in the new Hampton Roads Sanitation District sewage treatment facility near historic Williamsburg, Va. A concrete outfall was to be laid in a trench under the James River. The river bottom was found to be far more unstable than the previous line downstream, ruling out the use of concrete pipe. Even with support from pilings, there would have been the constant threat of damage to the concrete pipe and joints through lateral deflection.

Fast completion of the project, which was to serve Williamsburg, James City County, and York County, was essential. The new sewage treatment facility was to serve not only the municipality, but also a major manufacturing plant that could not operate without the treatment plant and outfall. Thus, the owners and designers had to come up with an alternate pipeline suitable for the unstable bed condition, could be installed in the short time allowable, and still fall within the budget.

High density polyethylene pressure pipe provided the answer. Because of its light weight, it requires minimal bottom support, both pipe sections and joints are flexible, precluding the possibility of damage during settlement into the soft river bottom. There was no need for costly piling supports. Savings in installation brought the publicly bid, installed cost of the outfall down to \$495,000, half the amount estimated for the concrete pipeline.

In addition, ease of working with the pipe hastened the progress of the job. The 60-foot lengths were pre-joined on land into 180-foot sections. As a consequence, the outfall was completed, tested, and ready for service 68 days from date of award, 22 days earlier than the original bid called for.

#### **Pipeline Conquers Florida Swamp**

The contractor racing to meet the deadline for the fall 1971 opening of the new University of North Florida, near Jacksonville, encountered three obstacles in installing the water transmission main. Route of the specified

12-inch, cast iron water main was directly across two bay heads with 10-foot deep muck and a cypress swamp with two feet of standing water. These natural barriers to conventional rigid pipe were overcome by high density polyethylene pressure pipe. It was installed well within the time schedule and at a cost less than half of cast iron pipe.

Flexibility of the pipe allows it to follow the contours of the soil and achieve equilibrium both in the muck of the bay heads and soft bottom of the cypress swamp. Eliminating a firm bed needed for cast iron pipe meant a saving of more than \$50,000. In addition, the leakproof, butt-fused joints can withstand the stresses encountered during installation, as well as those resulting from shifting of the pipe in the soft soil. These leakproof joints insure against leakage into a line that carries potable water.

#### **Pipeline Installations in Problem Soil**

At Sugar Springs, a new recreational community in central Michigan, a high density polyethylene pressure pipe is serving as a gravity sewer and sewage force main for the first section of 200 homes recently completed. Here, again, the flexibility and light weight of the polyethylene pipe is important because of the unstable soil. The pipelines run under a man-made lake and in the dikes along the bank; in any area within 50 feet of the shoreline, the pipeline is subject to shifting. Leakproof quality of the butt-fused joints is also vital because of State requirements prohibiting any exfiltration of sewage.

In Piqua, Ohio, 4-inch diameter polyethylene pressure pipe was used to form a force main to carry sewage from the Tri-Town Shopping Center to a sewage treatment plant. The 4,000-foot long polyethylene line, which runs underground along a roadway, was specified because of economy of installation and its resistance to corrosion. The entire operation was done without any hoisting equipment and during the winter, without any difficulties caused by the cold temperature. Cast iron, the alternate material, would have required a wider trench and equipment for handling the pipe.

Because of the ease of installing high density polyethylene pipe, a 1,700 foot long outfall line was installed in a single day at Lake Greenwood, S.C. The 8-inch diameter line is handling treated effluent from two trailer camp areas at Greenwood State Park, where it carries the treated effluent under the lake for discharge. Installation was fast and economical because of the light weight and flexibility of the pipe. The pipe lengths were joined and weighted with concrete weights on shore and the floating pipeline was fed out into the lake. Then the entire pipeline was submerged by filling with water. Because of its chemical resistance, it will withstand the treated sewage and residual chlorine.

With its growing acceptance by municipalities, the future of high density polyethylene and other modern pipe materials looks bright. Installation costs are expected to drop even lower as the experience of engineers and contractors grows and they learn to take advantage of its special attributes. ☛

# HOUSE, inc.

Less than a year ago, Glenn Rye, a member of the Loveland (Colo.) Housing Authority, formed the Home Ownership Using Sweat Equity Corporation (HOUSE), a nonprofit corporation under the sponsorship of the Authority, to meet the housing needs of persons whose incomes were too high to qualify for public aid, and too low to buy a house in the open market.

The HOUSE concept was to have prospective homeowners and the junior high school's industrial arts students build the houses. The students would gain practical house building experience by working under the supervision of skilled house construction workers, and the proceeds from the sale of the house would provide money for student supervision, tools, and equipment for this and future projects. The home buyers' time spent on the house construction would revert to them as equity.

Immediately after its organization, HOUSE applied to the Colorado HUD Insuring Office for Section 235 assistance to build five houses. To assist in starting the program, HOUSE received \$5,000 seed money from OEO's Poudre-Thompson Community Action Program. The second of the five houses is now nearing completion, and the remaining three are underway.

On June 23, 1972, Glenn E. Rye turned over the keys to a new Section 235 house to Mr. and Mrs. Miguel Sirio and their three children. The time Miguel Sirio spent on his home exceeded 200 hours. The students' contribution approximated 240 hours.

Mrs. Lupe Sirio's tribute to HOUSE, the Housing Authority, and to HUD is to call them friends. "Lately we have found some friends who have given us hope. One of them is Glenn Rye. We've had it bad, real bad, but if you have friends, real friends, who see you as you are and not for what you don't have, who

encourage you not to give up, it's worth it. Glenn is that kind of man."

The most important result hoped for by the volunteers is the "pride of achievement" developed by the homeowners during their construction efforts. Hopefully this will be translated into a desire to maintain and take care of their home properly over the years. Maintenance should be easier for them because they have helped install the heating, electrical, and plumbing systems, and been involved in all other construction activities.

## Varied Responses

For all those involved in HOUSE, the experience has had varied meanings and results. Neighborhood Youth Corp. enrollee Rick Garcia thought "the job was worthwhile and gave me experience in leadership. I worked with younger and older people and saw the difference between age groups. I earned money to help pay for school and to help Mom and Dad buy groceries. I didn't have to ask the folks for money and it made me feel good to be on my own."

Gary Gerrard, wood shop student, said, "I worked on the project during my building trades class as a junior in high school. Because I liked it, took to it, and did a good job during the class course, HOUSE hired me on a salary basis during the summer. I think that courses like this, where you have on-the-job training, are real valuable for young people."

Hank DePetro, Neighborhood Youth Corp. counselor, feels "Project HOUSE has afforded and will continue to afford NYC enrollees the valuable opportunities to explore careers and occupations within the building trades. Along with this opportunity the enrollee has learned responsibility, pride in workmanship and job satisfaction."

Bill Fabrizio, retired disabled veteran and volunteer HOUSE construction superintendent, said, "Since I have been forced to retire due to a

service connected disability, I decided whatever I could do to help disadvantaged people, I would do so with the best effort I could put forth. I have become deeply involved and am very happy with the program. Besides helping improve public housing, I am able to help young boys to take my place in the building trades when I'm gone."

## Community Cooperation

After HOUSE was organized, Rye learned that Safeway Stores, Inc., was planning to build a supermarket in Loveland, and that 13 houses located on the site were to be demolished. Rye proposed and Floyd H. Gifford, vice-president and manager of Safeway's Rocky Mountain Region, agreed to donate the buildings to HOUSE, instead of demolishing them.

Four of the donated houses will be moved to other sites and will be rehabilitated under HUD's Section 235 (j) nonprofit rehabilitation program and sold to low-income families. Two Loveland churches have co-signed notes with HOUSE at the local banks to pay for moving the houses.

Of the remaining nine houses, one was donated to the House of Hope as an Alcoholic Rehabilitation Center. One house, which has been designated as a historic landmark, and the interior of another have been donated to the Friends of the (Loveland) Museum. The house interior will be reconstructed and will be on display in the Loveland Museum. A fourth house has been given to the Eastside Action Center.

Five "unmovable" houses will be dismantled by professional wreckers. With the help of boys and girls from the Neighborhood Youth Corps, all reusable items will be sold.

In the ceremony in which Rye presented the keys to the first house to the Sirio family, deeds to the Safeway houses were turned over to HOUSE. Roland E. Camfield, Jr., Deputy Administrator of HUD's





Region VIII, who participated in both events stated, "The HOUSE group, and particularly Glenn Rye, are to be congratulated on this community effort which will not only provide low-income people housing they can afford, but will make available jobs for youngsters, much needed housing, and facilities and beautification for the total community. Safeway through its generosity, has started a snowball of community action in Loveland which should serve as an inspiration for other communities throughout the Nation."

Mr. Rye feels much the same way. "As a former teacher of government, I am pleased and renewed in faith to witness the degree of cooperation that can, in reality, be effected by the people along with the cooperation of the local, State, and Federal governments. Government's sole purpose is to serve the people and this awareness of Region VIII's HUD and FHA office has allowed local initiative and imagination to take root and bear fruit. Now, housing and vocational education needs here in Loveland are being served. Hopefully, our successes here may be repeated else-



where."

As if to make this true on his own, Rye's activity with HOUSE is presently centered on a project involving 15 houses in Ft. Collins similar to that in which Safeway cooperated in Loveland.

#### Additional Projects

The Loveland Housing Authority, organized only two years ago, has proposed a number of programs in addition to HOUSE to produce low-income housing in Loveland. Two are now pending: 160-unit public housing project, and a 130-unit moderate-income housing project.

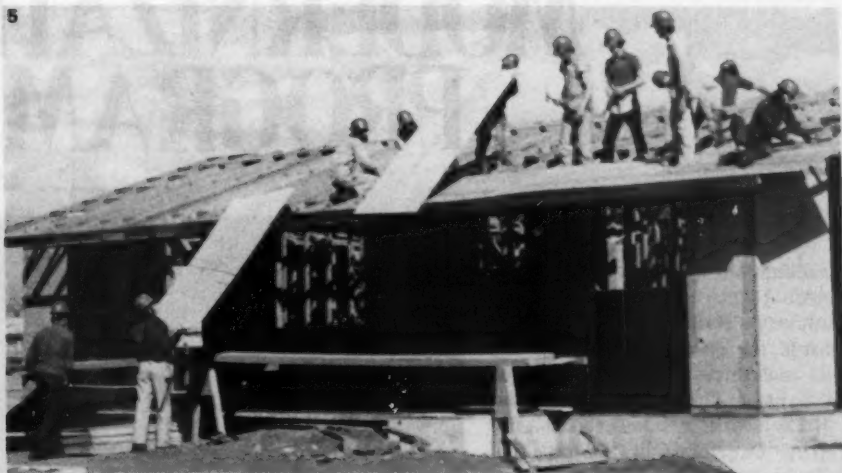
"The from respo hous action we prog publ being lished for w ed th gram City Nove



John Beach, Chairman, says, "The Housing Authority has felt from the start that it had an overall responsibility to the community in housing and should not limit its action to public housing. That is why we have entered the 235 and 236 program through subsidiaries while public housing applications were being processed."

Rather than wait, the LHA established the subsidiary HOUSE Corp. for which the city of Loveland received the Management Innovation Program Award from the International City Management Association last November.

Latest and most ambitious scheme of the Loveland Housing Authority is a tentative plan to combine low- and middle-income housing units (under the Section 237 program), housing for the elderly, and a community recreation center. This would involve Federal housing and recreation funds, local churches, the city and other groups, in a joint venture. This venture is on a larger scale than anything so far attempted in a long history of local volunteer activity. But Loveland has shown it has the ability and the desire to cooperate and bring about such schemes. ☺



1. Junior high school industrial arts students and teacher/supervisor, Robert Gray, begin the first HOUSE project.

2. Months of sweat, goodwill and learning are culminated in the signing ceremony giving Miguel and Lupe Sirio possession of a three bedroom home. Shown (left to right) are: Linda Stepanick, Piedmont Mortgage and Investment Co.; Mrs. Sirio; Don Churchwell, vice president First National Bank of Loveland; John Beach, chairman of the Loveland Housing Authority; Miguel Sirio; Glenn E. Rye; and the Sirio children. Daily Reporter-Herald photo by Tom Parker.

3. Rye (left), president of HOUSE, stands with W.L. Bray (center) and Scott Bray (right), donors of the house in the background. It will be moved to a new location by HOUSE so the Brays can build a new office building on the present site.

4. First of Safeway's gift houses is relocated to become a house for one of Loveland's low-income families. The house will be brought up to standards under HUD's Section 235 (j) program.

5. Industrial arts students of the Bill Read Junior High School put plywood decking on the Miguel Sirio home.

6. Rye shows Akoutan Kokov Emmanuel, Governor of one of the 19 states of Togo, Africa, one of Loveland's completed Section 235 "Sweet Equity" houses. Akoutan's home country of Togo has about 2 million people, 90 percent rural and poor.

# TMHA MODERNIZATION PROGRAM

Working under a HUD directive to hire residents for maintenance and rehabilitation whenever possible, the Toledo (Ohio) Metropolitan Housing Authority (TMHA) is using teams of tenants to install new floors in 700 two- and three-bedroom units in the 1938-vintage Brand-Whitlock Homes.

The work was undertaken after TMHA Director Carl Barrett conducted a test program.

## Tenants Install New Tiles

The test demonstrated that a non-professional team, trained free by the suppliers and given proper supervision and tools, could install a recently developed, adhesive backed tile. The TMHA scheduled the flooring modernization and put residents on the Authority payroll. Although TMHA initially had to pay more for the adhesive-backed tile than for conventional squares, they saved by using resident labor instead of hiring a contractor.

The tile was laid over the existing brown asphalt tile installed in the 1930's on bedroom, kitchen, and hallway floors. This avoided the messiness of tearing up 34-year-old floors while sparing residents the disruption of finding other sleeping quarters during the installation.

To assure the success of the pilot project, a technical service representative from the manufacturer, GAF Corporation, conducted a two-day installation clinic to train residents in tile installation. Bill Ross, Manager of Brand-Whitlock Homes, selected the residents for the work and chose Clint Brown, a resident with 17 years of tile repair experience, as job foreman.

Five teams of installers completed an average of five units a day.







**ABOVE**—The Snodgrass family, residents of Toledo's Brand-Whitlock housing development, enjoy the brighter, airier GAF Vinylflex tile floors throughout their upstairs bedrooms.


**LEFT**—Mills Murphy, resident of the Brand-Whitlock project is one of ten men selected to install new, self-sticking tile floors over 34-year-old asphalt floors in two of Toledo's inner-city housing developments.

Floor installer Mills Murphy explained what a team could accomplish on a typical day. "At 8 A.M. we're on the job," he said. "If there's stripping and repairing to be done, we're ready to put down new tile by 11:30 A.M. By midafternoon we're finished the upstairs and have replaced all furniture, and prepared another apartment for new floors on the following day."

Clint Brown commented, "I've seen the men gain expertise as they've progressed. The feedback from the residents about them is enthusiastic."

#### **Pleased Tenants and Authority**

Typical of resident reaction was that of Mrs. Edward Snodgrass, Jr., whose garden apartment was re-floored while she was in the hospital having her third child. "When I returned, we had all new floors upstairs," she said. "These are much easier to clean. I used to have black dirt on my mop and on my walls. These new light colors give our rooms a more spacious feeling."

Fred Moring, TMHA technical director, described the two housing developments as typical of many constructed with Federal funds in the 1930s. "The dark brown asphalt tile could no longer be matched. It wasn't even desirable to try, because residents complained about the difficulty of maintaining these marred floors. They asked for lighter, easier-to-clean floors to brighten their living quarters. From a cost basis this system can't be beat, to say nothing about the satisfaction the residents have in actively participating in the transformation of their homes. Already I'm receiving calls from other Ohio housing authorities asking about our program." 

# Greater Hartford Process, Inc.



A few years ago, in the face of suburban sprawl, urban blight, and three summers of inner-city disturbances, the business leaders of the Hartford, Conn., region organized a nonprofit corporation of 30 of the largest businesses in the region. They named it the Greater Hartford Corporation, and it was their hope that such a coalition would help turn the tide of the urban problems of Connecticut's Capital region. With funds raised by The Greater Hartford Corporation, The American City Corporation was retained to initiate a broad-based effort to realize the opportunities of this region's 750 square miles, 670,000 people, and 29 separately governed cities and towns of which the City of Hartford is the heart.

The Greater Hartford Process was launched on the recommendation of The American City Corporation to carry out the goal of creating "a model of what Greater Hartford can be like if its people decide to make it so." Realization of the urgent need for concerted action to improve the quality of life in a metropolitan area has resulted in one of the most significant and comprehensive development programs in the U.S.

HUD Secretary George Romney said in a speech in Hartford in May 1972, "... Your efforts in the Greater Hartford process cannot escape some disappointments.

Nor will you be free of the critics' scorn, and the daily battle to apply [the principles] to pragmatic reality will be agonizing indeed. But, I am confident you have formulated the agenda for tomorrow.

"... We need the example of a successful Greater Hartford process as a pattern for other metropolitan real cities around the nation because of the growing urgency of the problems in our "balkanized" cities."

## Regional Redesign

Spearheading this process for positive change are two new organizations:

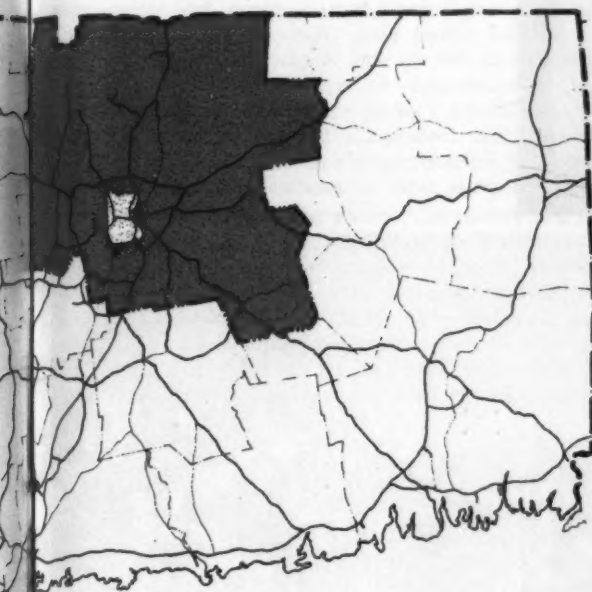
*The Greater Hartford Process, Inc.*, a nonprofit public service corporation formed to examine the region, set forth the goals and the arithmetic for a better region, and design specific proposals to bring a region that "works."



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ABOVE—The Greater Hartford Region: At its heart is Hartford. Outlying areas range from highly industrialized cities to rapidly expanding residential towns and still-rural villages.

The Greater Hartford Community Development Corporation, known as "DevCo," a tax-exempt entity established to be the development arm of Process, Inc. DevCo is carrying out financing arrangements, land acquisition, site planning, and other community development activities as suggested by Process, Inc., and approved by residents of the region.

Last May, The Greater Hartford Process, Inc., released its 149-page report\* to be used as a point of departure for discussion with civic leaders, municipal officials, consumer groups, and others in the 29 cities and towns that comprise Hartford's metropolitan area. The

\*The Greater Hartford Process is available for \$10.00 plus \$1.20 postage by writing to The Greater Hartford Process, Inc., 100 Constitution Plaza, Hartford, Connecticut 06103.

report presented is an array of ideas, including proposals for a totally new community of 15,000-20,000 people somewhere in the outlying sections of the region, and for a "New Hartford," an \$800 million first-phase rejuvenation and development of Hartford's inner-city neighborhoods and central business district.

In addition to these programs, Process, Inc., plans a third type of development—new "villages" or neighborhoods within existing communities in the region. A new neighborhood would comprise about 1,200 housing units for a range of incomes, related shops and services, job-creating businesses, open space, and cultural, recreational, and educational resources.

Also proposed is extensive redesign of social and economic systems serving the entire area (see box for details).

#### Operating Principles

But the most important contribution Process, Inc., has made to its region and to all American cities struggling for a way to deal with their problems is a new way of thinking and working. The basic element of this "new way" is a set of eight operating principles.

1. Bring the essential parties to the table. All elements having power in the region, either positive or negative power, must be engaged in the process of improving the region. No group can do the job alone, although any group can stop it. In Greater Hartford—the essential parties are at the table—local governments, the residents, the private sector, the public sector.

2. Present a believable image of a region that works. To motivate people to support the overall task, it is necessary to project a believable image of the region as people would like it to be; this releases the region's energies. The foundation for this image is a set of personal goals common to residents of any area, whether they be rich or poor, black or white, in city or suburb—goals like decent housing, good health, and an adequate education.

3. Unite planning and development with a commitment to carry out the plans. Historically in this country some of the best minds have tackled some of the most serious urban problems and frequently the result has been one more study on the shelf. Planning and development processes must continually interact; neither planning nor development is "finished" until the entire project is complete. A development capability for the approved plans of the process is now available in DevCo.

4. Recognize the inseparability of social, economic, and physical planning and development. With every moon shot, the necessity of "all systems go" was recognized; in life on earth, we haven't yet acted as if we understand





**LEFT**—Rapid transit stops would be integrated with lively and compatible development. Subway stops would be important elements in centers of community activity—centers which would include jobs, shopping, and recreation.

**BELOW**—New townhouses and garden apartments would be carefully woven into the natural setting of the edges of revitalized Kennebec Park, setting the image of a New Hartford.



how one system impinges on another. It is necessary to deal simultaneously with social, economic, and physical systems in all areas, recognizing their mutual support of each other.

**5. Use physical development as the opportunity for positive social change.** The occasion of major physical development should be deliberately used as the opportunity to analyze social and economic systems to intro-

duce new programs or even to restructure entire social systems.

**6. Work at a large enough scale.** Past housing and redevelopment projects have demonstrated that isolated efforts consume the scarce resources of time, money, and civic energy, without significantly improving the quality of life. In order to have impact, and in order to command the human and financial resources needed, programs must

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operate on a regionwide basis, must deal with a large part of the central city and must deal with a large part of the central city and must plan for whole new communities outside the city.

**7. Create and capture values.** In the community development process, the values of land will increase as it is assembled, planned, zoned, and developed. These increases in land values are then "captured" by the non-profit community developer (DevCo) and by the town governments and recycled to the social and economic development process—normally these profits accrue only to the private land developer and are lost to the community. Similarly, investments to improve social and economic systems will enhance people's capability to be self-sufficient, tax-paying, and independent; this, in turn, will make the geographic area more attractive to private investment and further enhance the value of the land.

**8. Establish a continuing process.** Community engagement in planning must be established on a continuing basis. The object is not to accomplish a specific project, but to set in motion a way of thinking and working by which the community may constantly renew itself and may engage in a continuing self-examination. It is a way for a community to face up to decisions and to seek to bring about desired change, rather than let decisions go by default.

#### **Participation Widens**

In Hartford, the continuing process has been launched. In the preparation of material for its report, Process, Inc., worked closely with elected officials in the region and several hundred key individuals, from the region and other areas throughout the country, who possess special technical competence. More importantly, residents of the community designated for The New Hartford programs participated in general consulting sessions as well as small technical work groups with the Process staff. The circle of participants will continue to widen as development activities get underway.

Following the release of the report, other steps for a continuing process have been taken. The business community has pledged another \$7 million to fund the process over the next six years. The Hartford City Council is studying the Process proposal for a "New-Town-in-Town" in the core city and is asking HUD to reserve \$50 million in financing guarantees. And Process, Inc., has been awarded \$225,000 Target of Opportunity grant by HEW to establish an integral part of its proposed new social services system—a Community Life Association a citywide organization that will pool public and private funds to package and purchase social services for delivery at the neighborhood level.

These commitments to a continuing process and its "total approach" have aroused interest and even hope in other cities across the country. Hartford's approach is praised as an alternative to piecemeal urban renewal and as a pattern for other metropolitan areas to follow. Indeed, teams of leaders and planners from Baltimore, Memphis, San Diego, Dayton, and Detroit have visited Hartford to study the emerging plans of the Greater Hartford Process. —The Process Staff

Among the ideas in the Process report for redesigning the social and economic systems in the region:

**SOCIAL SERVICES AND RECREATION:** A system to help people in time of stress or crisis; a system to bring recreational opportunities close to home.

- The Community Life Association (CLA)
- Neighborhood Life Centers
- Community Youth Services
- Personal Care Organizations
- Residential Service Community

**LEARNING:** A new system where everyone can be a teacher, everyone a learner.

- Special learning center
- Early childhood development programs
- Bilingual and bicultural education programs
- Capitol Region Open University
- Opening of school facilities
- Adult Learning Centers
- Capitol Region Center for Education Renewal

**TRANSPORTATION:** A new mobility for people and goods.

- Regionwide Public Transportation Agency
- Specialized services

**EMPLOYMENT:** A system to insure enough jobs and a smoothly running economy.

- Greater Hartford Full Employment Commission
- Greater Hartford Economic Development Group
- Improved Job Bank
- Minority Economic Development
- An income development program

**HEALTH:** A system to improve and maintain the health of all the people in the region.

- Prepaid Group Practice Plans
- The Health Action Council
- A Health Quality Council
- Universal health insurance coverage for children

**POLICE:** A system aimed at crime prevention, the establishment of community safety, and personal security.

- Reorganization of the police department
- Abandonment of traditional military ranking system

**CORRECTIONS:** A system to rehabilitate criminal offenders and to restore them to the mainstream of society, as appropriate.

- Rehabilitation as the central focus
- A single department of corrections
- Community-based rehabilitation
- Individualized rehabilitation program

**HOUSING:** A system that lets everyone enjoy decent housing in a good community anywhere in the region.

- New financing programs
- Use of the community development process
- Housing allocation program
- Consumer services

# in print

*The Language of Cities: A Glossary of Terms*, by Charles Abrams. New York, Viking, 1971, 365 pp. \$10.00.

Several years ago I remember reading a review of one of Charles Abrams' earlier books, possibly *The Future of Housing*. The reviewer liked the book, he said, but was unhappy that Abrams had no systematic approach or theory to guide his thinking.

Abrams must have been smiling up his sleeve, when he read this, since for many years he had been saving definitions relating to the business of city-building, and here, *The Language of Cities*, is his philosophy, his final testament, and in a sense, his comment on his life's work. It is systematic, reviewers to the contrary, for it begins with a, and it ends with z, and in between you walk with the compiler, and his assistant, Robert Kolodny, through the streets of the world and its urban problems. It is philosophic, if you read definitions to see the man's views behind them. Most important, perhaps, it is a very human and warm document, with whimsy and ticklish humor floating their purple ribbons into the wind, between the lines, and sometimes right in the lines themselves.

On the very first page: "...abandonment of real estate can be compared to abandonment of a wife—the obligations continue;"

"cemetery: ... among the least productive and most tenacious land uses."

"architecture of discomfort: ... An American 'comfort station' justifying the name is still to be built."

"human scale: ... Yamasaki, when he was asked why he designed two 110-story buildings for New York City's World Trade Center instead of one 220-story building reportedly countered that he wanted 'to keep it in human scale.'"

"peak hour: ... that exasperating sixty-minute period of the day during which everyone tries to get to the same place at the same time."

"rehabilitation, instant: (the Linn proposal, carried out by Conrad Engineers, in N.Y.): ... the longest and most expensive instant on record. ... also, the most publicized venture of its kind when it began and the least publicized when it failed."

"roofscaping: ... putting a bower on a tower."

"urbanism: ... the term 'urbanist' must be shared with the Franciscan nuns living under the rule of Pope Urban IV."

Of course, these nuggets are taken out of context. They are among the many, many nuts and raisins in a great holiday cake of definitions and comments on Abrams' world.

Abrams was certainly an unusual man. He made his

money early, in real estate; thus by definition, he was a capitalist. Yet he became a public citizen, a planner, a man deeply concerned about us, all of us. He worked hard in the field of equal opportunity, in the development of social housing in New York, and from there outward, to many countries around the world. Abrams was a rare mix of idealist and practical man, who thought in instrumental terms, always asking, "What's the most sensible way to get it to work?" Intriguingly enough, the definitions show his world experiences as well.

"bungalow: ... derivation is from the Hindustani word *bangla*, meaning 'of Bengal.'"

"rent, rack: ... to exact the highest possible rent."

"roof loans: ... made to persons putting up the four walls of a house to cover the cost of their roof."

"solatium" ... long paid in England for property taken by railroads."

There is no single formula for the definitions. Some words or concepts are skewered by a single line. Others, more complex, run to several pages. The whole is probably the basic definition book that Abrams wanted it to be. Now, of course, we can expect far more elaborate versions of the urban dictionary to be proposed, as was originally suggested to Abrams by a friend in the Ford Foundation who wanted to give him \$400,000 to carry out such a major scholastic enterprise. Fortunately, Abrams was wiser than his friend, and the book is the personal document that he strove to create.

Libraries, particularly those dealing with the urban or the planning process, should have a copy. Students of the city would do well to consult it, as puzzling concepts reappear in the various texts that they study. Even the experts can benefit, if they wish small gems to begin speeches, or better yet, end them.

Abrams should have the last word, here. Opposed to the "ideal city," he posits *Hell*, "doubtless a planned region."

Morton Leeds  
*Housing Management*

## Recent Studies

ALL AROUND YOU, *An Environmental Study Guide*, GPO, Washington, D.C. 20402. 26p. \$1.50. Prepared by the Department of the Interior, this guide acts as an introduction to the world of ecology, for students and teachers alike. Three sections provide lesson plans on awareness, the urban ecosystem, and nature's ecosystem. Special pages for teachers enable them to help students find some answers to questions concerning the environment.



# Playing the Numbers Game: RESIDENTIAL DENSITY

By Stephen Sussna

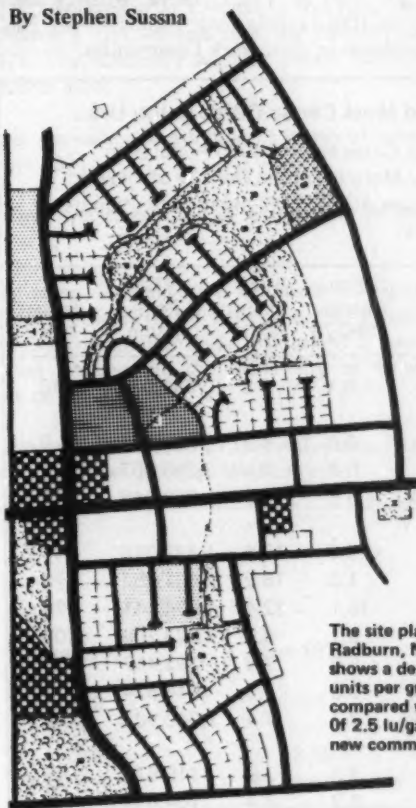
From my experience as a planner since the fifties, the density numbers used in zoning ordinances have little or no scientific basis. Numbers are usually pulled out of the thin air, often to thwart developments. In suburban communities, the purpose is frequently exclusionary—to block single-family homes on less than an acre and to exclude apartments.

Fifty percent of the vacant land zoned for residential use within 50 miles of New York City is designated with a minimum lot size requirement of at least one acre; while 80 percent of the land is limited to lots of at least one-half acre. Large lot zoning is common to municipalities throughout the nation. Assuming the present levels of demands in St. Louis County, Mo., there is a 350-year supply of one-acre lots. However, there is only a four-year supply of one-third acre lots.

Large lot zoning imposes substantial costs on homeowners. In the St. Louis County, Mo., area, an additional cost of \$1 million per year was imposed on homeowners. Increases in land costs have been greater than the cost of living and the increase in building costs during the last few years. The National Commission on Urban Problems headed by Paul H. Douglas noted that a homeowner can't do much more with a one-acre lot than he does with a half-acre lot except to spend more time mowing grass and pulling weeds. But a cluster plan, allowing one-half acre lots and common open space for park use, would substantially decrease the length of access roads and save on road maintenance, storm drains, and waterlines.

Since apartments will be the most needed type of housing in the seventies, their limitation or prohibition based on subjective density grounds is the most troublesome of the various exclusionary devices. Many municipalities and counties have virtually excluded apartments from their borders. For example, in southeastern New Jersey, the percentage of apartment housing in Morris County was 0.8; Somerset County, 0.0; Middlesex County, 0.006; Monmouth County, 0.004. Out of 1,003,904 acres in these four highly accessible counties 0.5 percent is allocated to apartments.

This restriction exists despite the increased need for apartments in suburbia. Other communities play the numbers game and arbitrarily impose ridiculously low densities for garden apartments. Neighborhood satisfaction, however, is related to good design, the level of maintenance, and provision of adequate outdoor space. Although an authoritative study by the American Public



The site plan for an area of Radburn, N.J., built in 1929, shows a density of 5.1 living units per gross acre (lu/ga) as compared with the average of 2.5 lu/ga for modern new communities.

Health Association found that 25 garden apartment units per acre of residential land (exclusive of streets and parks) is a desirable standard, many suburban municipalities allow eight or less garden apartment units to the acre. A Harvard Graduate School of Design study has found that "our society can tolerate and, indeed, needs numbers of high-density situations and we are singularly deficient in knowledge about that end of the scale."

## Effects on Environment

More attention in the future has to be paid to the wasteful results of irrational density requirements on the environment. As the density of development decreases, the sewage volume decreases and plant construction and operation costs increase. There is a density limit (one-acre lots and more) below which the cost for a public sewerage system loses feasibility. According to the U.S. Public Health Service onsite facilities needed for large lots mean substantial health dangers.

A study on land use density, HUD's International Brief No. 6, stated that the densities in new American communities averaged about 2.5 living units per gross acre. The study concluded that "U.S. practice should be modified substantially by increasing densities in new communities." What is the ideal density? A study on ideal communities sponsored by the Ford Foundation indicates a vast range of residential densities from one-half to one dwelling unit per acre in Frank Lloyd Wright's ideal Broadacre City to 100 dwelling units mentioned by Paul and Percival Goodman in their work *Communitas*.

### Largest and Most Dense Cities in the U.S.:

1970 Data on Cities Having 1960 Population of 100,000 or More and 1960 Density of 7 Living Units per Gross Acres (1440 persons per square mile) or More.

City	% Pop. Change 1960-70	1970 Density lu/ga	1970 Population	Square Miles
Boston, Mass.	- 8.1	6.8	641,071	46
Cambridge, Mass.	- 6.8	8.2	100,361	6
Chicago, Ill.	- 5.2	7.4	3,366,957	222
Jersey City, N.J.	- 5.6	8.5	260,545	15
New York, N.Y.				
Bronx	+ 3.3	18.6	1,472,216	41
Brooklyn	- 1.0	18.2	2,601,852	70
Manhattan	-10.1	32.4	1,524,541	23
Queens	+ 9.1	8.9	1,973,708	108
Newark, N.J.	- 5.6	7.8	382,417	24
Patterson, N.J.	+ 0.8	7.9	144,824	9
Philadelphia, Pa.	- 2.7	7.4	1,948,609	129
San Francisco, Calif.	- 3.3	7.8	715,674	45
Trenton, N.J.	- 8.3	6.4	104,638	8

Sources: U. S. Bureau of the Census: Statistical Abstract of the United States: 1970 (91st Edition). 1970 Census of Population: Advance Report, PC VI Series.

Because needs, desires, environmental and other factors tend to vary, it is obvious that densities have to be designed accordingly. Under certain circumstances even a large single-family residential lot of two acres may be inappropriate. However, much of the large lot zoning could be amended while serving the objectives of density—light and air, open space, and minimizing congestion.

We need not be without direction on the important issue of determining residential densities. Once the focus is on objective issues—the physical characteristics of the site; its economical use; objective standards and data related to traffic congestion, noise, undue pressure on services, light, air, open space; and effect on adjoining properties—enormous current waste of land can be reduced and sites will be provided for needed housing while minimizing the impairment to the environment.

### Density Bonuses

There are ways of having more realistic, higher densities that sensibly take into account neighboring uses. Gerald D. Lloyd, Westchester County, N. Y., builder, has a formula that deals with typical land uses and relates them to the density or intensity of use in the predominant neighborhood. In an area surrounded with stable two-acre lots, the garden apartment density might be six units to the acre. In an urban core area with minimal parking requirements, 30 units of garden apartments might be allowed. Mr. Lloyd's formula considers values of typical existing dwelling units and values of land per dwelling unit of new construction. The formula also provides certain bonuses dealing with assembly costs.

Density "bonuses" might be encouraged as part of suburban planned unit development ordinances for the provision of low- and moderate-income housing. In Delaware's New Castle County, up to nine units per acre are allowed on land currently zoned for half-acre lots if quality design and subsidized housing provisions are followed. HUD standards can be incentives to suburban communities to vary densities, while maintaining an overall density that provides adequate open space and facilities.

### Legal Remedies

There is a need to consider legal mechanisms under which a municipality will have to pay a landowner for the loss in value which zoning imposes when it flouts a reasonable density. The stakes are enormous. A Presidential housing report indicates that the land cost under high-rise apartment densities is 11 times the cost per acre of a single-family house. Since many low densities should on objective factors be rezoned for high-rise apartments, it is time to think about more effective legal remedies than are now available.

Persons deprived of housing in suburbia by excessive single-family requirements or by an absence of multi-family housing sites with reasonable densities are beginning to be represented in court cases pending in New Jersey. Unfairness based on land use allocations with a racial or economic component is a proper issue to be examined in courts. Courts are recognizing third-party litigants (e.g. blacks and Mexican-Americans not owning the land in question but adversely affected anyway) and are beginning to question restrictive densities. For example, in *Oakwood at Madison v. Township of Madison*, Middlesex County, N.J., the court ruled that the zoning ordinance, which provided for large minimum lot sizes and severely restricted multi-family zones and units, was invalid because a great housing need existed in the region. More sensible applications of the density idea may help achieve Henry Thoreau's suggestion "that heaven can be under our feet as well as above our heads."

*Dr. Sussna is a planning and zoning consultant in Trenton, N.J., a lawyer, and member of American Institute of Planners. He has recently published several articles on zoning.*

# lines&numbers

## Housing Construction Boom Levels Off

According to the most recent report issued jointly by the U.S. Department of Commerce and HUD, the inventory of unsold new homes reached 359,000 in June 1972. This represents a 22% increase over the 294,000 unsold homes at the beginning of this year and a 45% increase over June 1971. The seasonally adjusted annual rate for sales of new homes dropped from a peak of 724,000 in February to 690,000 in June.

The number of homes available for sale at the end of June was equivalent to 5.5 months worth of sales at the current selling rate as compared to a 4.2 months rate at the end of June 1971.

Although the pricing of new homes is a factor in this condition, the current lag in sales points to the possibility of some over-building and a leveling off of construction.

However, there continue to be favorable signs on the housing scene. Housing starts increased in August after setbacks in June and July. And the demand for housing remains strong, as evidenced by the number of private housing units authorized through building permits. Building permits for future construction have maintained a two million annual rate for more than a year. Other factors supporting housing demand are the availability of funds for mortgage financing and the growth of population in the late twenties age group.

Even though the housing boom appears to have peaked, the National Association of Home Builders, HUD officials, and others are still forecasting that total housing starts will reach 2.25 million units, an all-time record.

### New One-Family Homes Sold and For Sale (Numbers in Thousands)

	June 1972	June 1971	June 1970	% Change 6/70 to 6/72
Sales (Seasonally Adjusted Annual Rate)	690	629	471	46
For Sale (End of Month)	359	248	219	64
Sales Price (Median)	\$26,800	\$26,100	\$23,800	13

### New Privately Owned Housing Units Authorized In Permit-Issuing Places (Units in Thousands)

Seasonally Adjusted Annual Rate	2,121	1,849	1,312	62
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### Contract Interest Rate of Conventional First Mortgage Loans on New Single Family Homes

Combined Average—all major lenders	7.40	7.38	8.31	-11
Savings and Loan Associations	7.44	7.44	8.33	-11
Life Insurance Companies	7.39	7.35	8.84	-16
Mortgage Companies	7.68	7.47	8.71	-12
Commercial Banks	7.16	7.18	7.97	-10
Mutual Savings Banks	7.19	7.22	7.93	-9



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